

**Direct
Loans****William D. Ford Federal Direct Loan Program**
U.S. Department of Education**RECEIVED
IN OFFICE**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both under 18 U.S.C. Chapter 48 and 20 U.S.C. 1087.

Auburn University
At Montgomery**IMAGE-RECORDED**
JAN 21 1997
105OMB No. 1840-0067
Form Approved
Exp. Date 12/31/96**Federal Direct Stafford/Ford Loan**
Federal Direct Unsubsidized Stafford/Ford Loan
Promissory Note and Disclosure**Section A: To Be Completed By The Borrower**

1. Name (last, first, middle initial) and Address (street, city, state, zip code)

MURPHY, ERICA L
116 MINDY LN
VALLEY AL 36854

2. Social Security Number

418-96-0909

3. Date of Birth

12/31/73

4. Area Code/Telephone Number

(334) 756-8290

5. Driver's License Number (List state abbreviation first.)

AL 5958593

6. References: You must list two persons with different U.S. addresses who have known you for at least three years. The first reference should be a parent or legal guardian.

Name

1. **Clara Murphy**2. **Tracey Kendrick**

Permanent Address

116 Mindy Lane**237 Rosedon DR.**

City, State, Zip Code

Valley, AL 36854**Montgomery, AL 36117**

Area Code/Telephone Number

(334) 756-8290**(334) 258-9868****Section B: To Be Completed By The School**

7. School Name

Auburn University Montgomery

8. Loan Period

From: MM/DD/YY

To: MM/DD/YY

Approved

09/25/96**05/31/97**

9. School Address (street, city, state, zip code)

FINANCIAL AID OFFI 7300 UNIVERSITY DR MONTGOMERY, AL 36117

10. School Code/Branch

G08310*The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary.*

	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	Interest Rate
Direct	09/25/96	\$875	4.00%	\$35	\$840	VARIABLE
Subsidized	01/06/97	\$875		\$35	\$840	
Loan	03/24/97	\$875		\$35	\$840	
	Total	\$2625		\$105	\$2520	
Direct Unsubsidized Loan						
	Total					

I promise to pay the U.S. Department of Education all sums (hereafter "loan" or loans") disbursed under this Promissory Note plus interest and other fees which may become due, as provided in this Promissory Note. If I fail to make payments on this Promissory Note when due, I will also pay collection costs including attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

and agree to the terms and conditions of this Promissory Note. My signature on this Promissory Note will serve as my authorization for my loan proceeds to be credited to my student account by the school identified in Section B.

Under penalty of perjury, I certify that the information contained in the Borrower Section of this Promissory Note is true and accurate. The proceeds of this loan will be used for authorized educational expenses at the certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Pell Grant, Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a State Student Incentive Grant and that I am not now in default on any loan received under the Federal Perkins Loan Program (including National Defense Student Loans) or the Federal Family Education Loan Program, or if I am in default, I have made repayment arrangements that are satisfactory to the Secretary of the Department of Education.

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

Erica Murphy 1-7-97

12. Signature of Borrower

Date

11. Loan Identification Number(s)

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